

- ii. Entrepreneurs contribution (margin) – 10% of the outlay (minimum) towards bank loans more than Rs. 1 lakh and no margin is to be insisted for loans up to Rs. 1 lakh.

4. ONLINE SUBMISSION OF CLAIMS TO NABARD:

- a. After sanction of proposal by financing institution, bank will upload the details as per the template prescribed in the DEDS Ensure Portal (<https://ensure.nabard.org>) within 30 days of sanction and block eligible subsidy amount.
- b. On successful upload and post validation, the bank will release the first installment. The details of first installment may be updated within 30 days of first upload.
- c. In case the first installment details are not updated within 30 days, the system will delete the application automatically, as budget cannot be earmarked for unlimited period. The bank / Controlling Officer shall ensure the subsidy claims should be uploaded within stipulated time period.
- d. In case the application is rejected due to incomplete details or any other reason, the application has to be uploaded afresh.

5. LINKAGE WITH CREDIT

Assistance under the scheme would be purely credit linked and subject to sanction of the project by eligible financial institutions. A list of the eligible financial institutions are given below:

- Commercial Bank (CBs)
- Regional Rural Banks (RRBs) and Urban Banks
- State Cooperative Banks (StCBs)
- State Cooperative Agriculture and Rural Development Banks (SCARDBs)
- Such other institutions, which are eligible for refinance from NABARD.

6. REFINANCE ASSISTANCE FROM NABARD

NABARD would provide refinance assistance to Commercial Banks, RRBs, StCBs, SCARDBs and other such eligible institutions. Quantum and rate of interest on refinance will be as decided by NABARD from time to time.

Details of the Scheme are available at www.nabard.org and www.dahd.nic.in

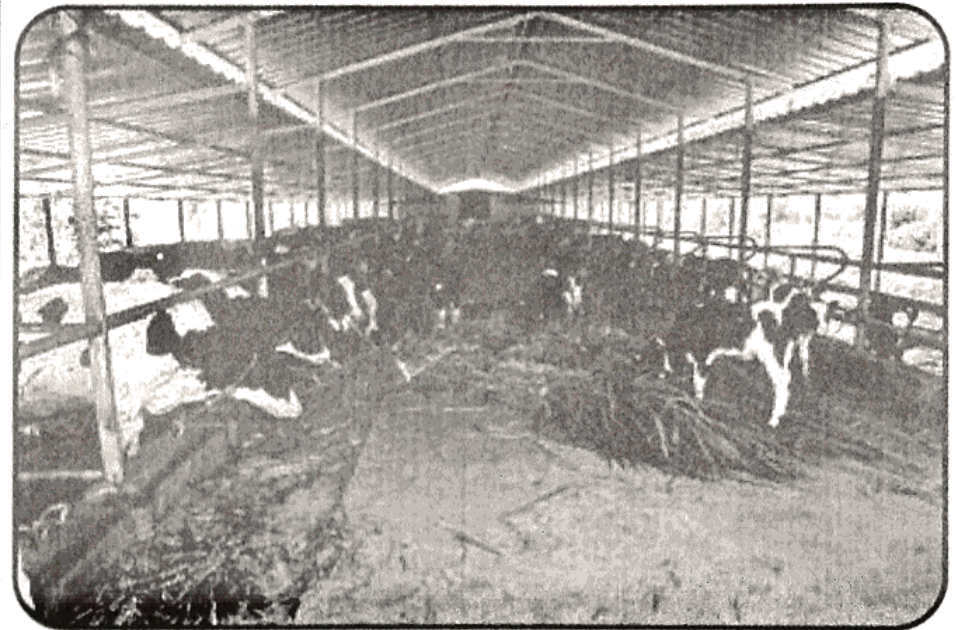


National Bank for Agriculture and Rural Development

Bandra-Kurla Complex, Bandra (East), Mumbai – 400 051.

Circulate by the Directorate of A.R. & A.H., A.R.D. Department, Govt. of W.B.

Dairy Entrepreneurship Development Scheme



Scheme Implementing Agency :



सत्यमेव जयते



NABARD

DAIRY ENTREPRENEURSHIP DEVELOPMENT SCHEME* (DEDS)

LAUNCHED BY THE DEPT. OF ANIMAL HUSBANDRY,
DAIRYING & FISHERIES, MINISTRY OF AGRICULTURE AND FISHERIES WELFARE,
GOVT OF INDIA IN COLLABORATION WITH NABARD

1. OBJECTIVES OF THE SCHEME

- To generate self-employment and provide infrastructure for dairy sector
- To set up modern dairy farms and infrastructure for production of clean milk
- To encourage trade and saving for conservation and development of good breeding stock

To bring structural changes in the unorganized sector, so that initial processing of milk can be taken up at the village level.

- To upgrade traditional technology to handle milk on a commercial scale and
- To provide value addition to milk through processing and production of milk products.

2. ELIGIBLE BENEFICIARIES

- Farmers, Individual Entrepreneurs and Groups of Unorganized and Organized Sector are eligible under DEDS. Group of organized sector, includes Self Help Groups on behalf of their members, Dairy Cooperative Societies, Milk unions on behalf of their members, Milk federations, (Panchayats) Raj Institutions (PRIs) etc.
- An applicant will be eligible to avail assistance for all components under the scheme but only once for each component. However, more than one member of family can be assisted under the scheme provided they set up separate units with separate infrastructure at different locations. The distance between boundaries of two such farms should be at least 500m.
- Priority shall be given to projects being implemented in a cluster mode covering dairy farmers/women in SHGs, Cooperative and Producer companies including creation of facilities of processing, value addition and marketing of milk produced in the cluster.
- Priority may also be given to the beneficiaries from the categories of Scheduled Caste, Scheduled Tribes, landless, small, marginal and BPL category farmers along with farmers belonging to drought and flood affected areas of the country.
- District Development Officers (DDOs) may also recommend the proposals of potential beneficiaries to bank for funding under DEDS. DDOs shall provide information regarding details of such recommended proposals to District Consultative Committee (DCC) to review periodically.

3. PATTERN OF ASSISTANCE

- Block ended capital subsidy on Total Financial Outlay is 25% for General and 33.33% for SC/ST category beneficiaries. Components that can be financed, indicative unit cost and subsidy ceiling are as under:

Sl. No.	Component	Unit Cost	Subsidy
1	Establishment of small dairy units with cross bred cows/indigenous descript milk cows like Sahiwal/Red Sanchi, Gir, Rathi etc/graded buffaloes upto 10 animals.	Rs. 7.00 Lakh for 10 animal unit - minimum unit size is 2 animals with an upper limit of 10 animals.	Subsidy shall be restricted on private basis to a maximum of 10 animals, subject to a ceiling of Rs. 17,500/- per animal. (Rs.23,300/- for SC/ST farmers) or actual whichever is lower.
2	Rearing of heifer calves - cross bred, indigenous descript milk, breeds of cattle and of graded buffaloes upto 20 calves.	Rs. 9.70 Lakh for 20 calf unit - with an upper limit of 20 calves.	Subsidy shall be restricted on private basis to a maximum of 20 calf units, subject to a ceiling of Rs. 12,100/- per calf (Rs. 16,200/- for SC/ST farmers) or actual whichever is lower.
3	Vermi compost with milk animal unit	Rs. 26,200/- calves	Subject to a ceiling of Rs. 6,300/- (8,400/- for SC/ST farmers) or actual whichever is lower.
4	Purchase of milking machine/milkscreener/milk milk cooling unit (upto 500 to capacity)/Bhoransa cow dung based power run milk chilling unit is also admissible)	Rs. 20 Lakh	Subject to a ceiling of Rs. 5.0 Lakh (Rs. 6.07 Lakh for SC/ST farmers) or actual whichever is lower.
5	Purchase of dairy processing equipment for manufacture of indigenous milk products	Rs. 13.20 Lakh	Subject to a ceiling of Rs. 3.36 Lakh (Rs. 4.40 Lakh for SC/ST farmers) or actual whichever is lower.
6	Establishment of dairy product transportation facilities and cold chain.	Rs. 26.50 Lakh	Subject to a ceiling of Rs. 6.625 Lakh (Rs. 8.830 Lakh for SC/ST farmers) or actual whichever is lower.
7	Cold storage facilities for milk and milk products.	Rs. 33 Lakh	Subject to a ceiling of Rs. 8.25 Lakh (Rs. 11.0 Lakh for SC/ST farmers) or actual whichever is lower.
8	Establishment of private veterinary clinics	Rs. 2.60 Lakh for mobile clinic and 2 lakh for stationary clinic	Subject to a ceiling of Rs. 66,000/- and Rs. 50,000/- (Rs. 86,000/- and Rs. 66,000/- for SC/ST farmers) respectively for mobile and stationary clinics or actual whichever is lower.
9	Dairy marketing outlet/Dairy parlour.	Rs. 3 Lakh	Subject to a ceiling of Rs. 4,000/- (Rs. 1,00,000/- for SC/ST farmers) or actual whichever is lower.